

FIG. 1A

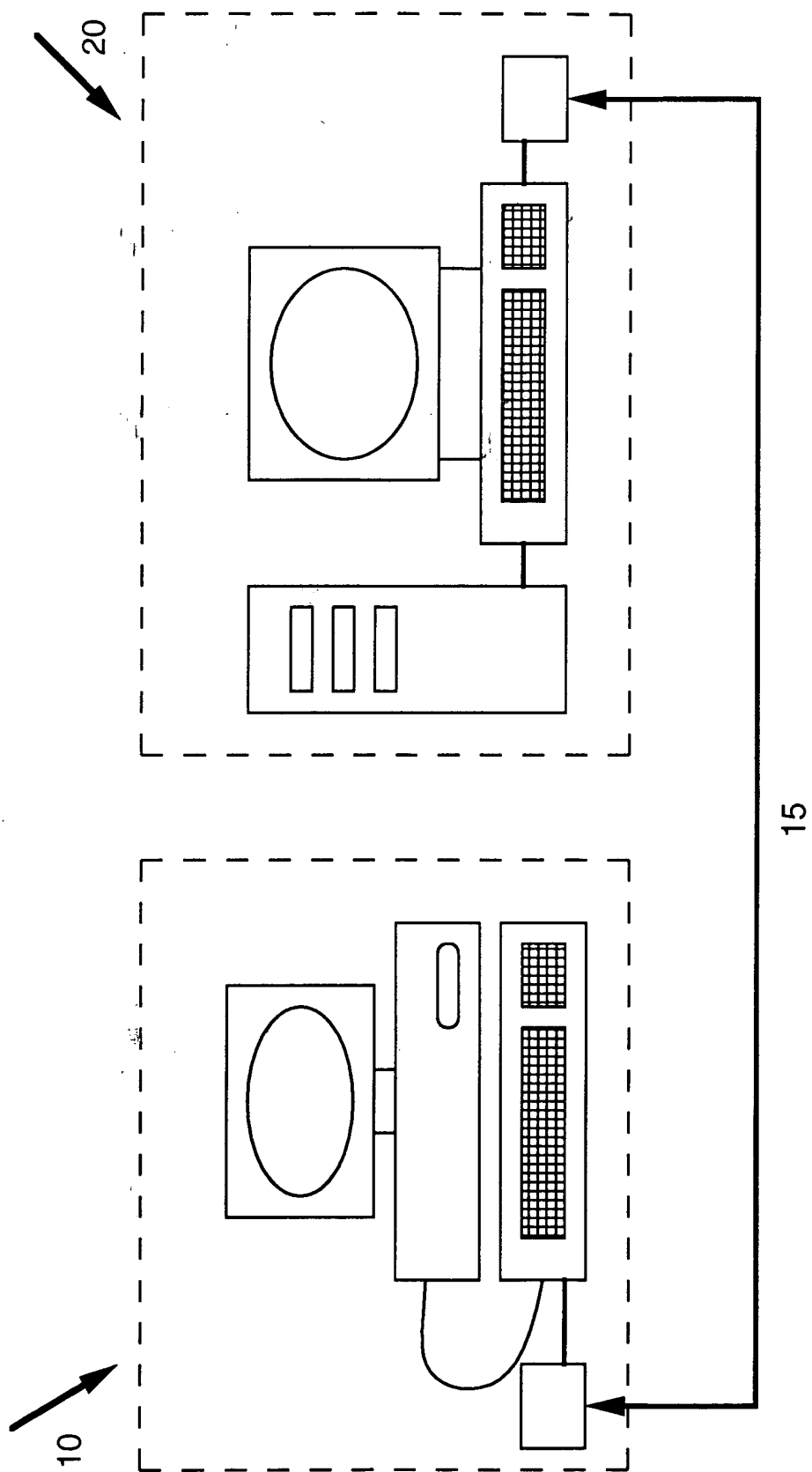


FIG. 1B

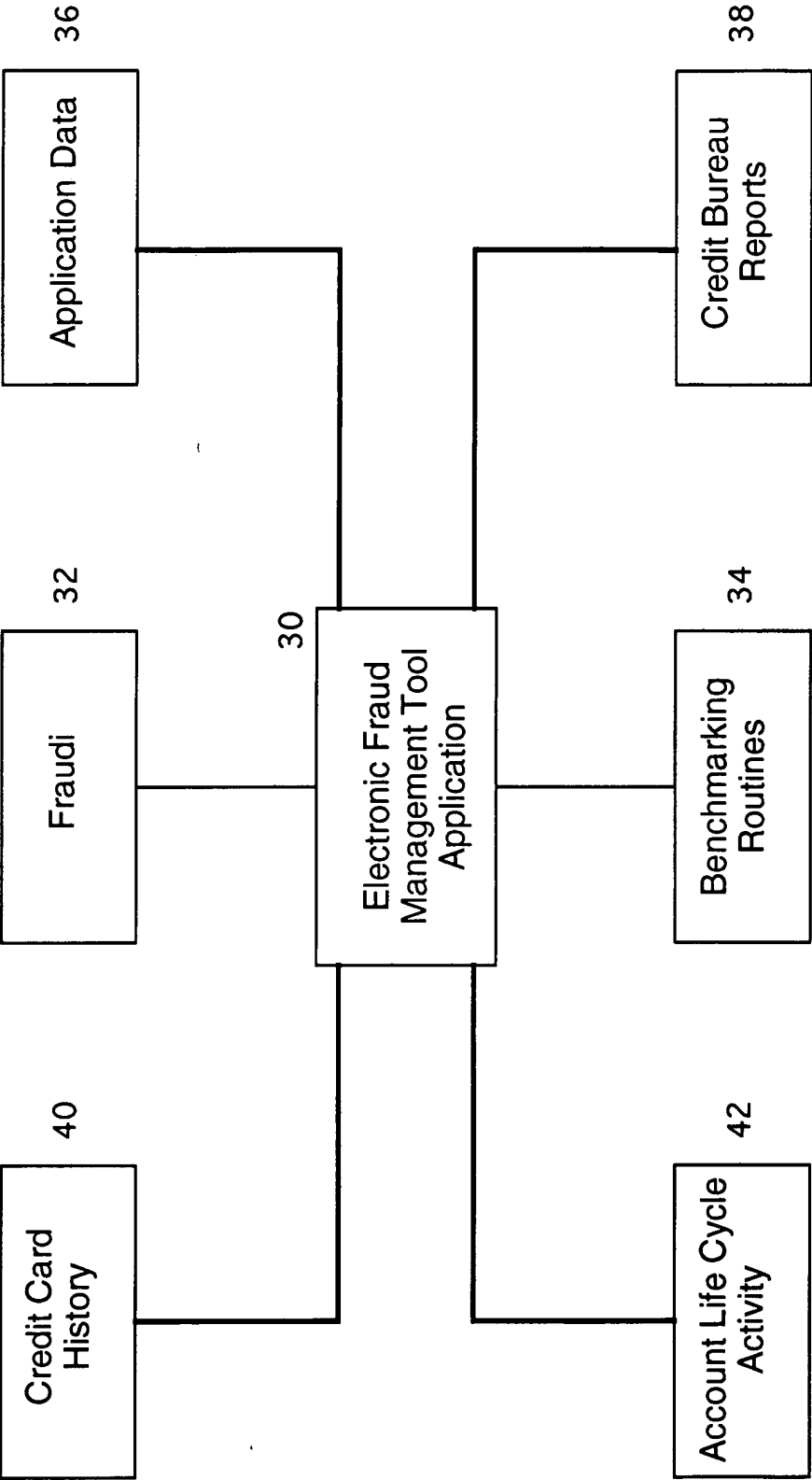
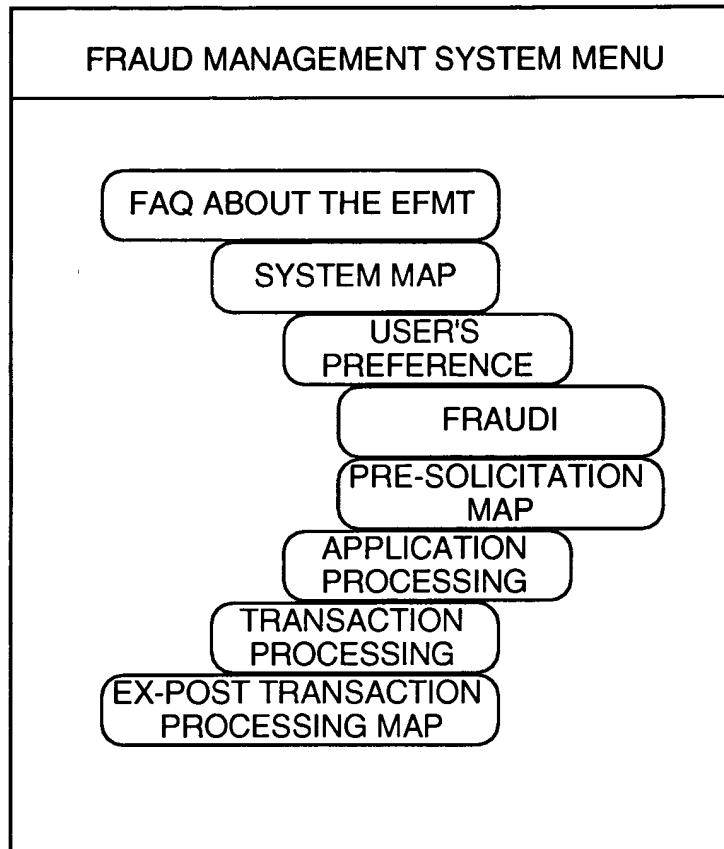
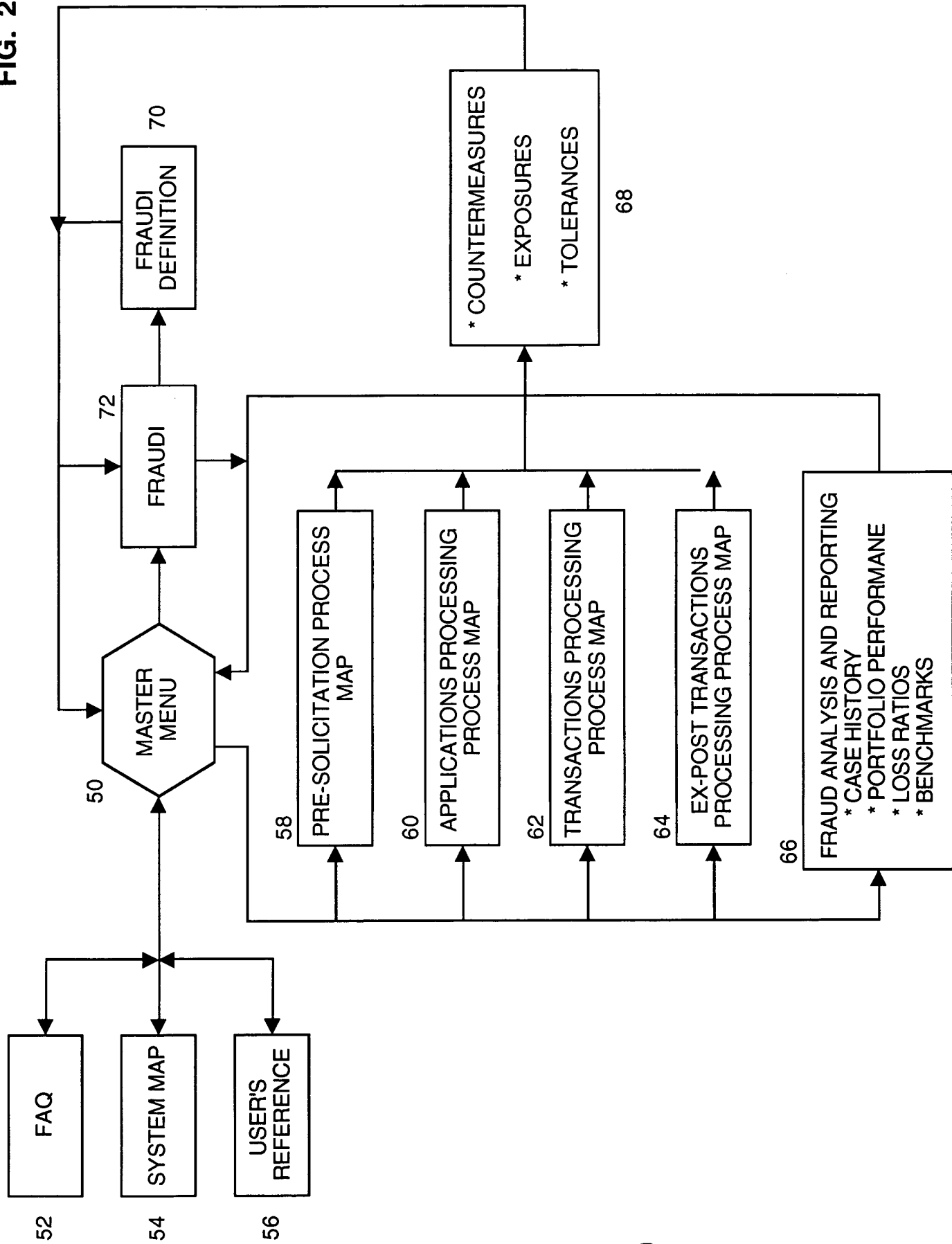


FIG. 2A



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FIG. 2B



**FIG. 3**

F1	Account Closure - Fraudulent Reinstatement Of Account	Account Takeover
F2	Account Disputes And Chargebacks	Other
F3	Account Information Changes In Writing - Address	Account Takeover
F4	Account Information Changes Via Telephone - Adding Cardholder	Account Takeover
F5	Account Information Changes Via Telephone - Address	Account Takeover
F6	Account Information Changes Via Telephone - Business Name	Account Takeover
F7	Account Information Changes Via Telephone - Abuse of Closed Account	Account Takeover
F8	Account Information Changes Via Telephone - Cash Access Employee Accts.	Other
F9	Account Information Changes Via Telephone - Changing PINs	Lost
F10	Account Information Changes Via Telephone - Credit Limit Increase	Account Takeover
F11	Account Information Changes Via Telephone - Disputed Statement	Other
F12	Account Information Changes Via Telephone - Name	Account Takeover
F13	Account Information Changes Via Telephone - Social Security Number	Account Takeover
F14	Account Number - Fraudulent Use Via Telephone	Mail/Phone Order
F15	Account Takeovers/Fraudulently Created Accounts	Account Takeover
F16	Accounts - Live And Fraudulent - Detection	Fraudulent Applic.
F17	Application - Fraudulent Card Applications - PreScreening	Fraudulent Applic.
F18	Application Processing - Access To Account Documentation (paper files)	Account Takeover
F19	Cardholder - Fraudulent Report Of Stolen Card	Account Takeover
F20	Cardholder - Skip Accounts	Fraudulent Applic.
F21	Floating - Balance Floating Between Several Accounts And Paid With Credit	Other
F22	Internal - Collusion Between Card Ctr. Rep & Perpetrator	Other
F23	Internal - Fee Collections And Funds Disbursements To Other Banks	Account Takeover
F24	Issuing Card - Card Activation	NRI
F25	Merchant - Purchase And Cash Advances On Single Ticket	Other
F26	Plastic - Additional Card Request	NRI
F27	Plastic Status - Card Intercepted In Mail	NRI
F28	Plastic Status - Counterfeits	Counterfelt
F29	Plastic Status - Lost	Lost
F30	Plastic Status - Reissuing A Card	NRI
F31	Plastic Status - Stolen	Stolen
F32	Transactions - ATM Cash Advances	Lost
F33	Transactions - Automatic Billing	Other
F34	Transactions - Fraudulent Activity/Behavior	Lost
F35	Transactions - International	Other
F36	Transactions - Internet Purchases	Mail/Phone Order
F37	Transactions - Misuse Of Card By Employee	Other
F38	Transactions - Live Purchases	Lost
F39	Transactions - Payments To Account	Other
F40	Transactions - Telephone Purchases	Mail/Phone Order

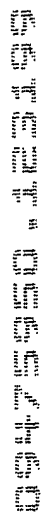


FIG. 5

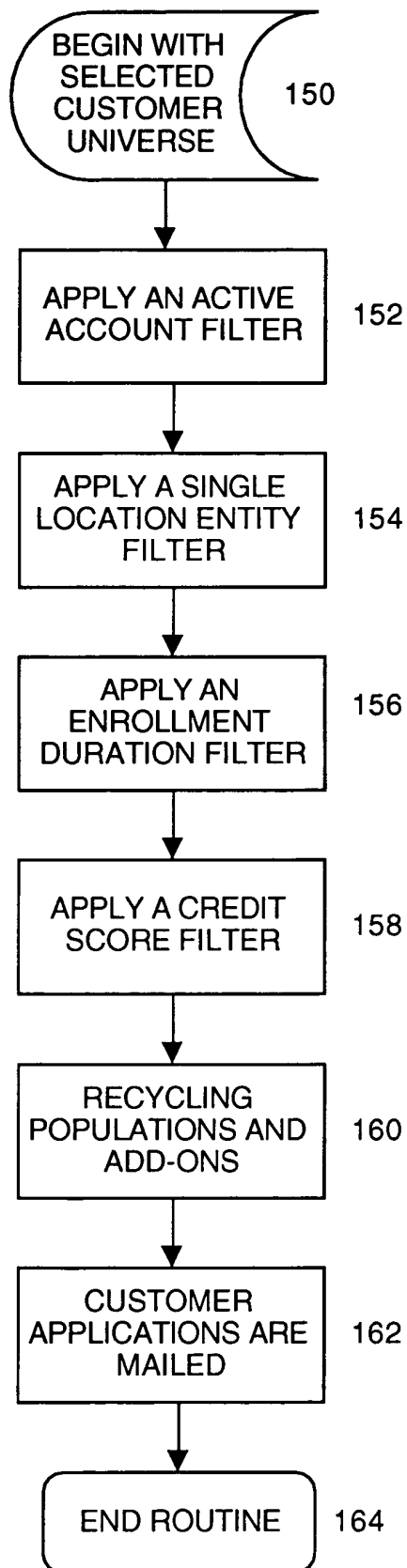


FIG. 6A

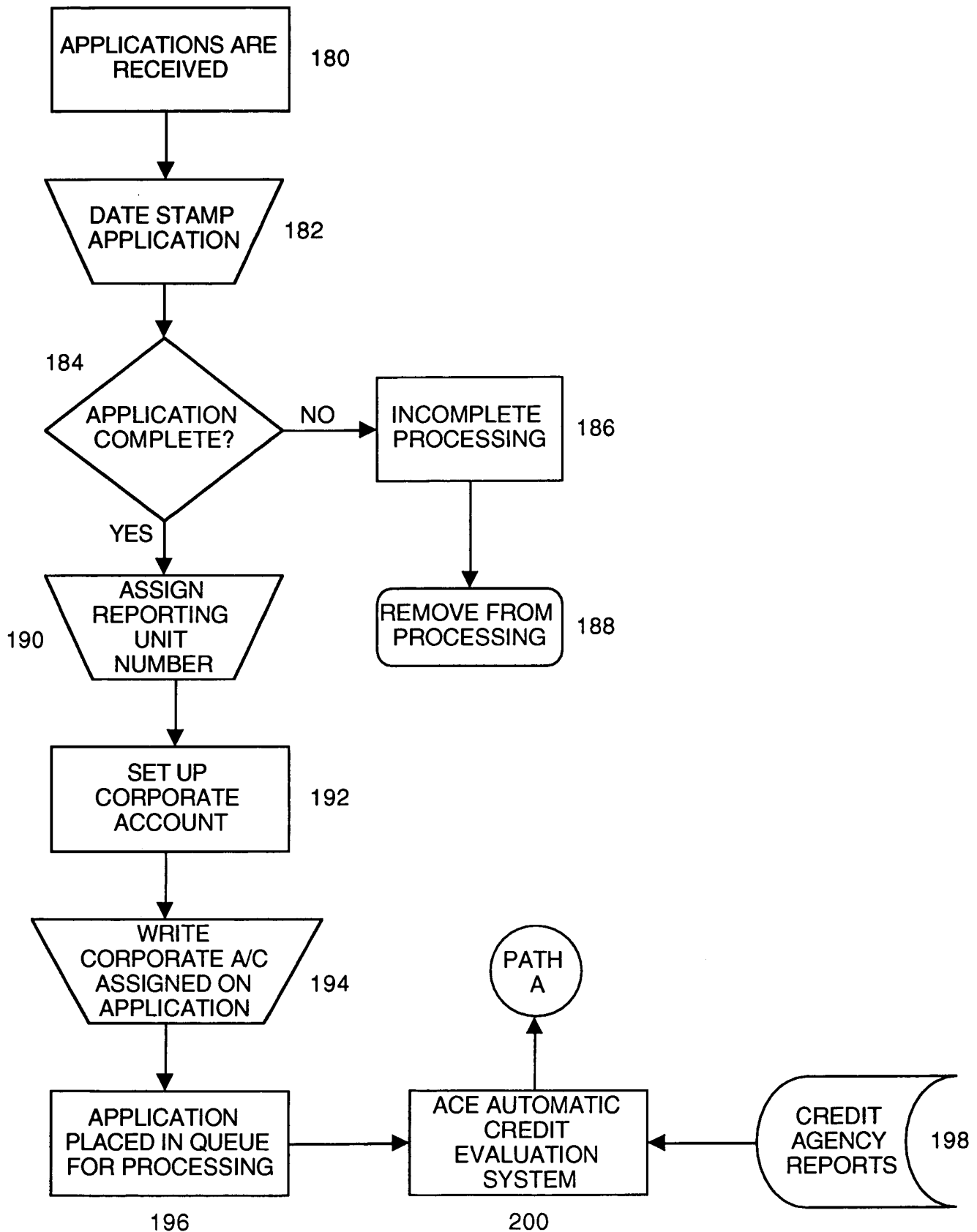




FIG. 6B

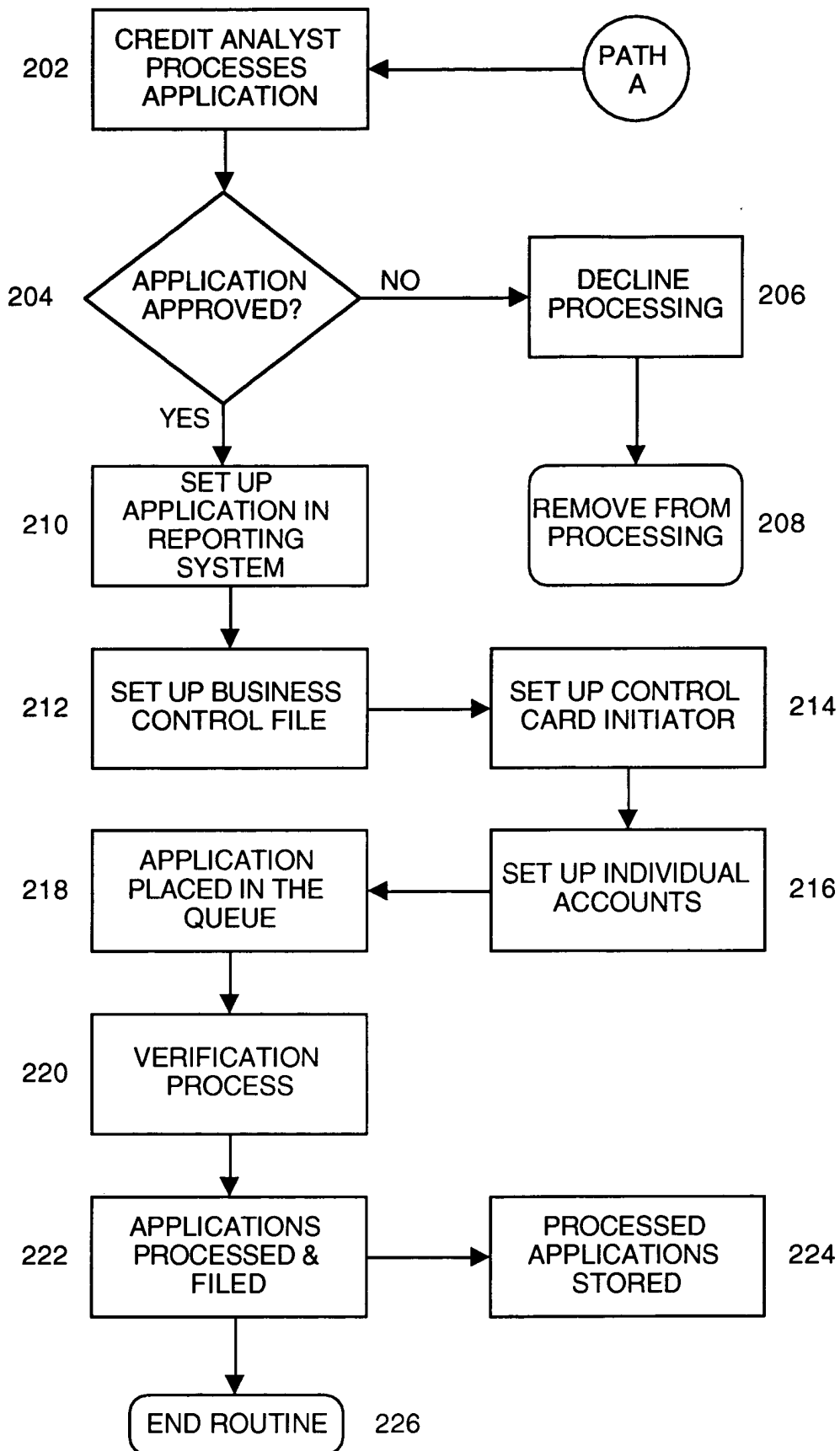


FIG. 7A

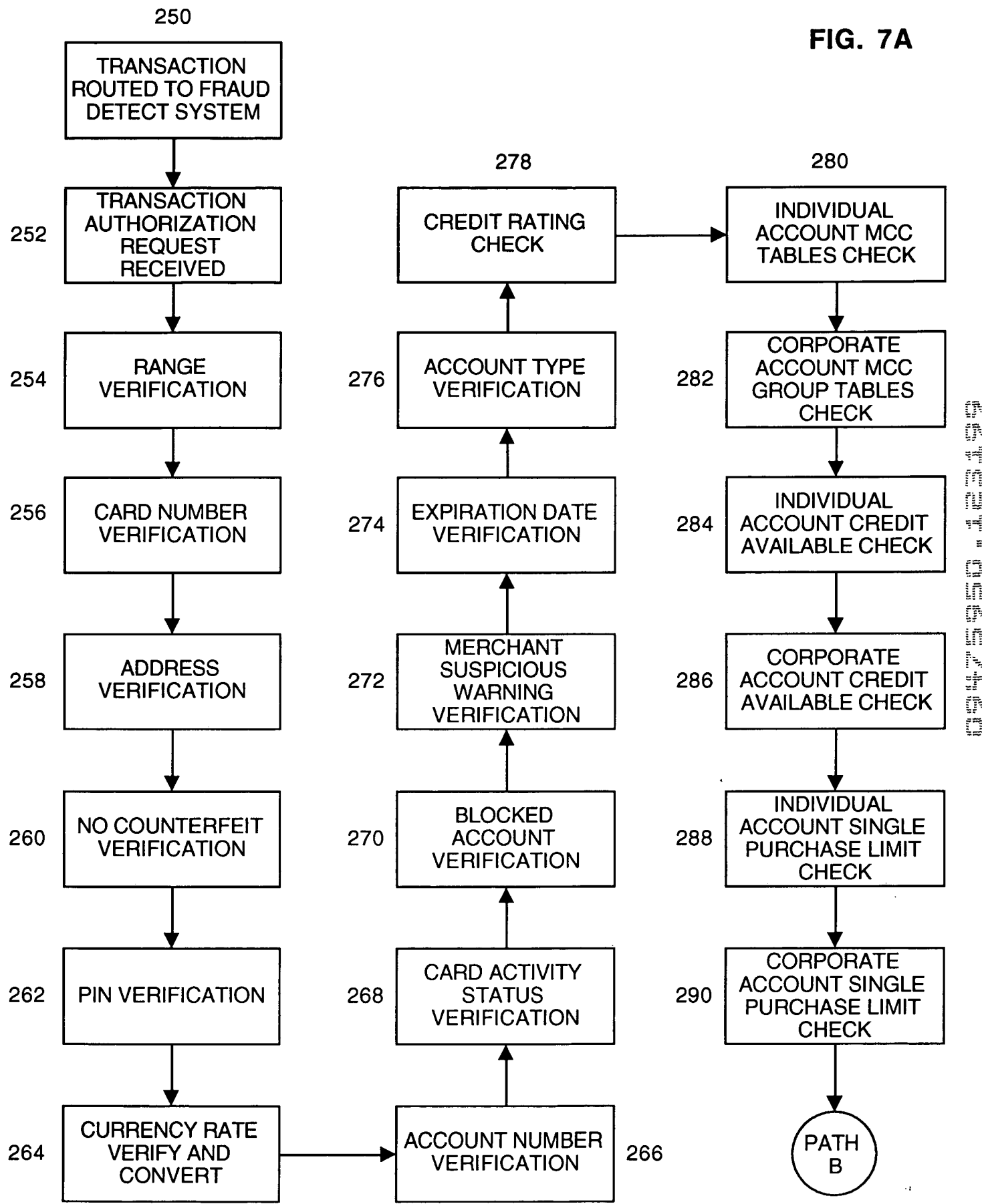


FIG. 7B

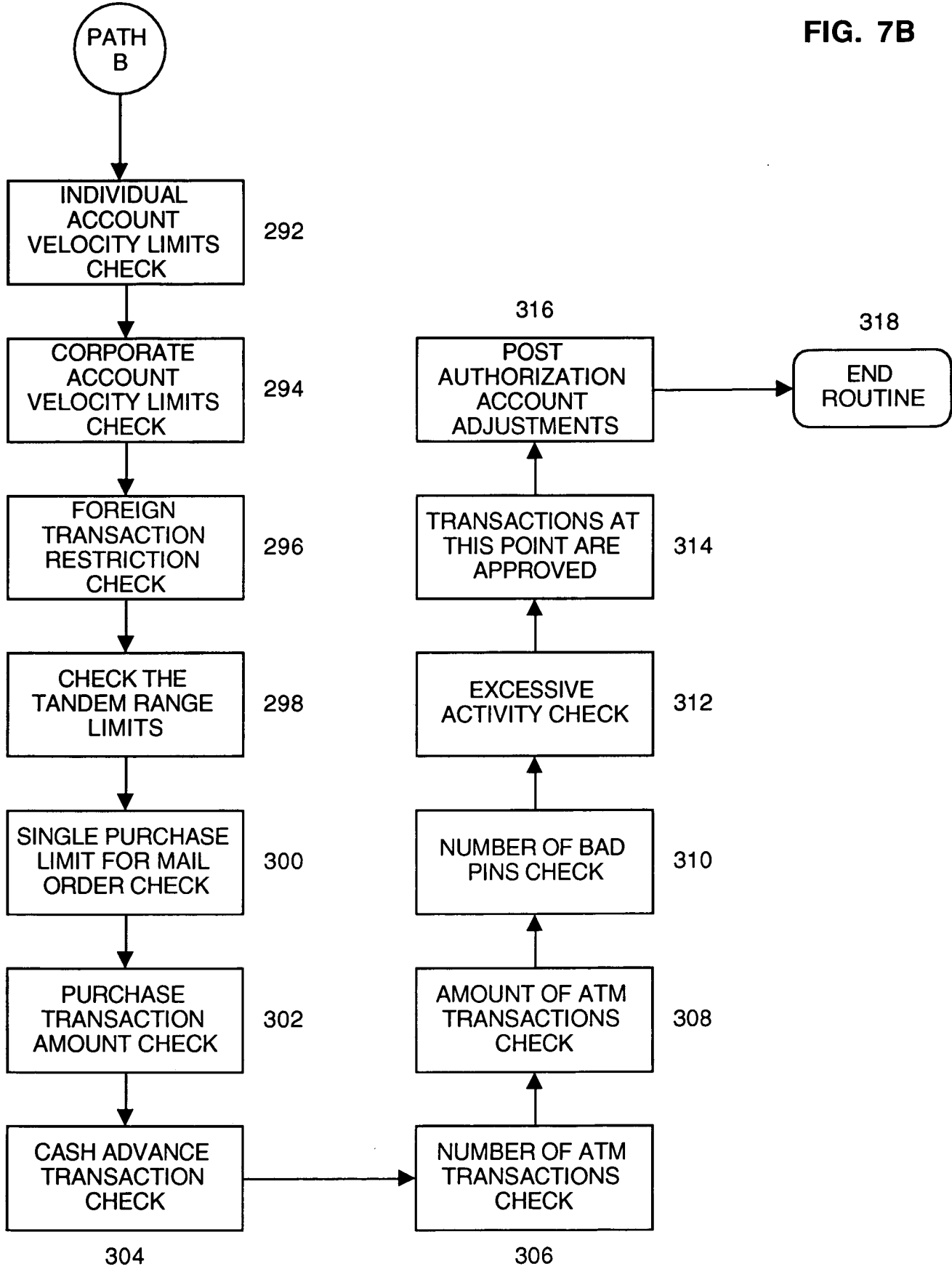


FIG. 8A

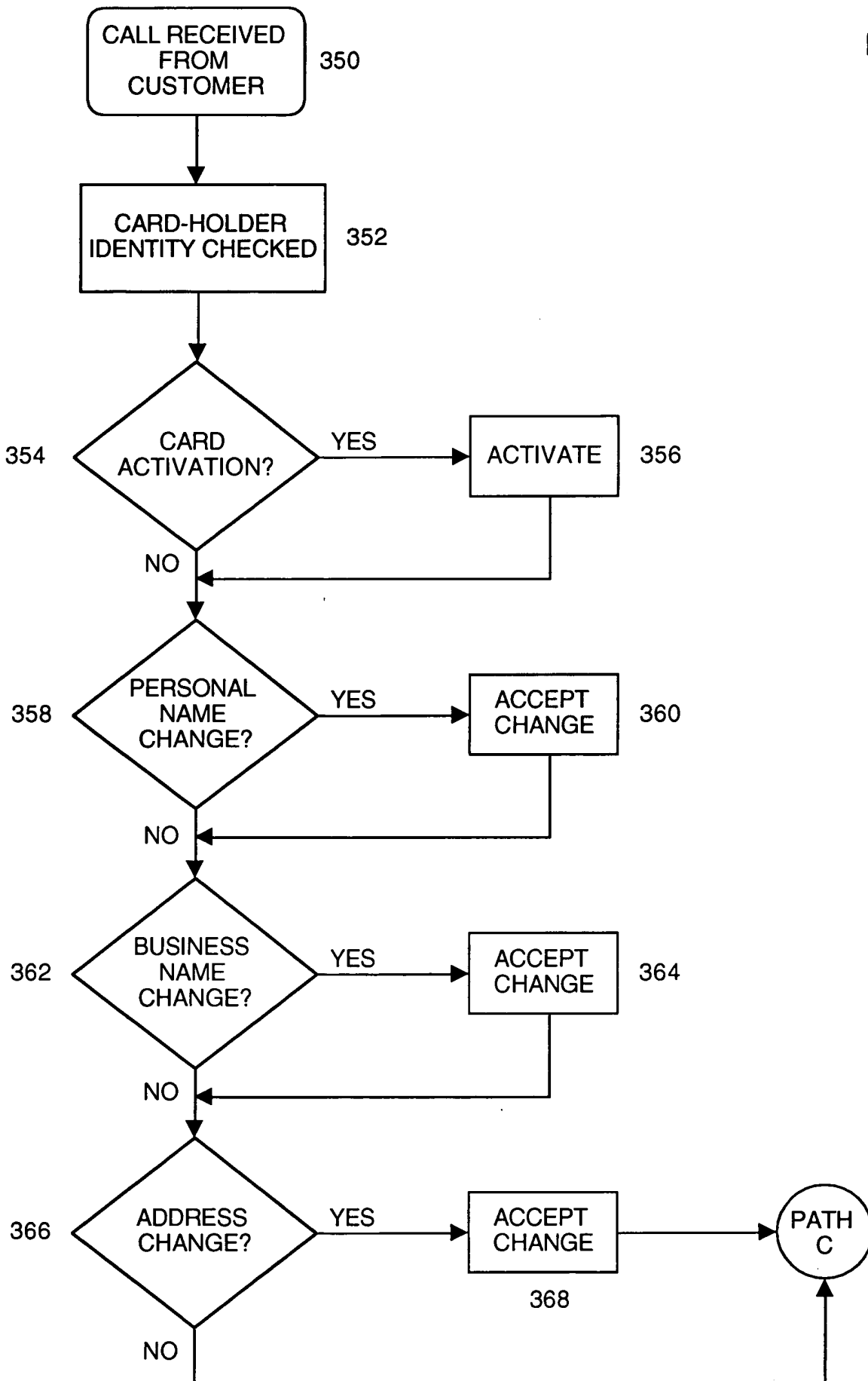


FIG. 8B

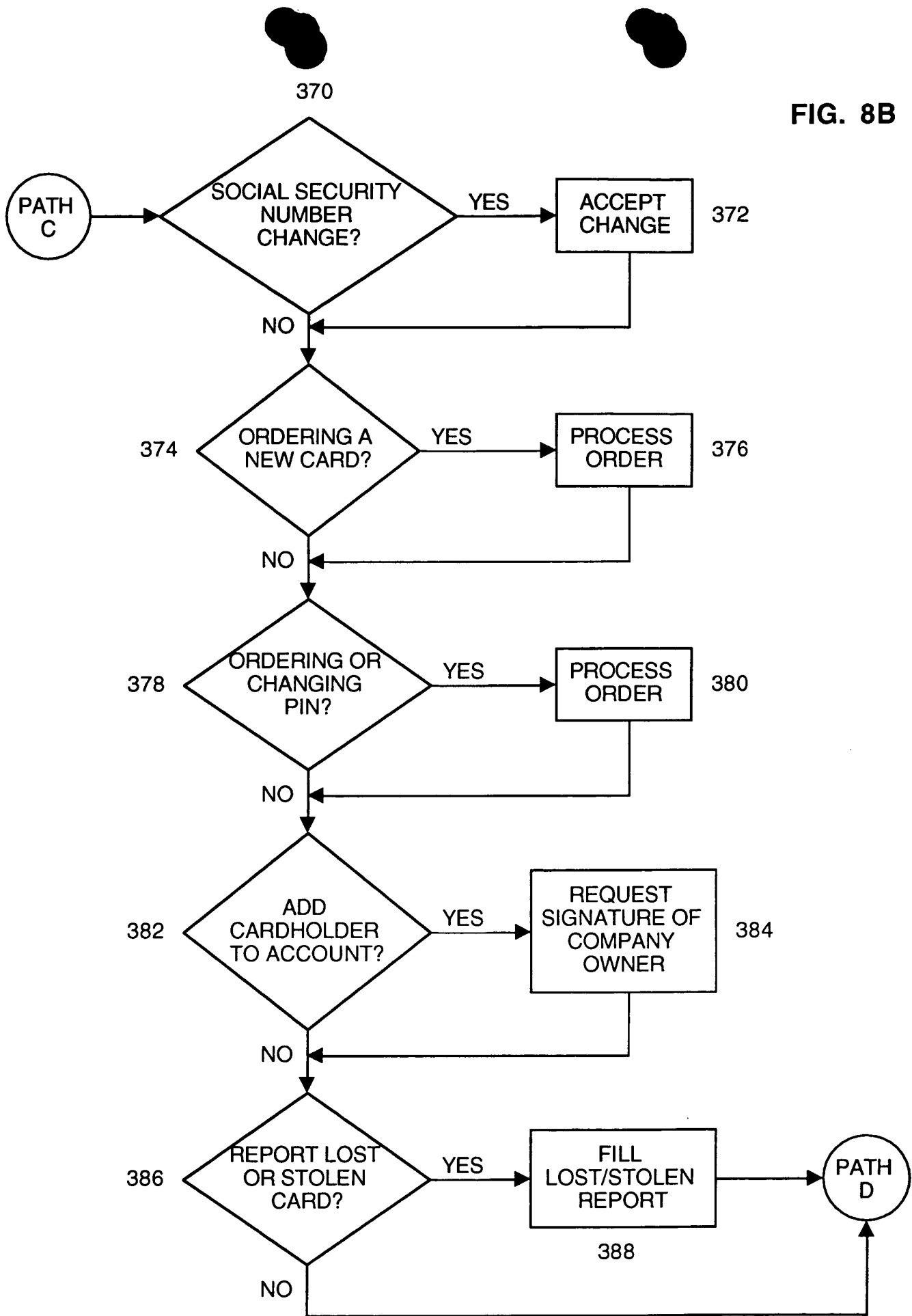


FIG. 8C

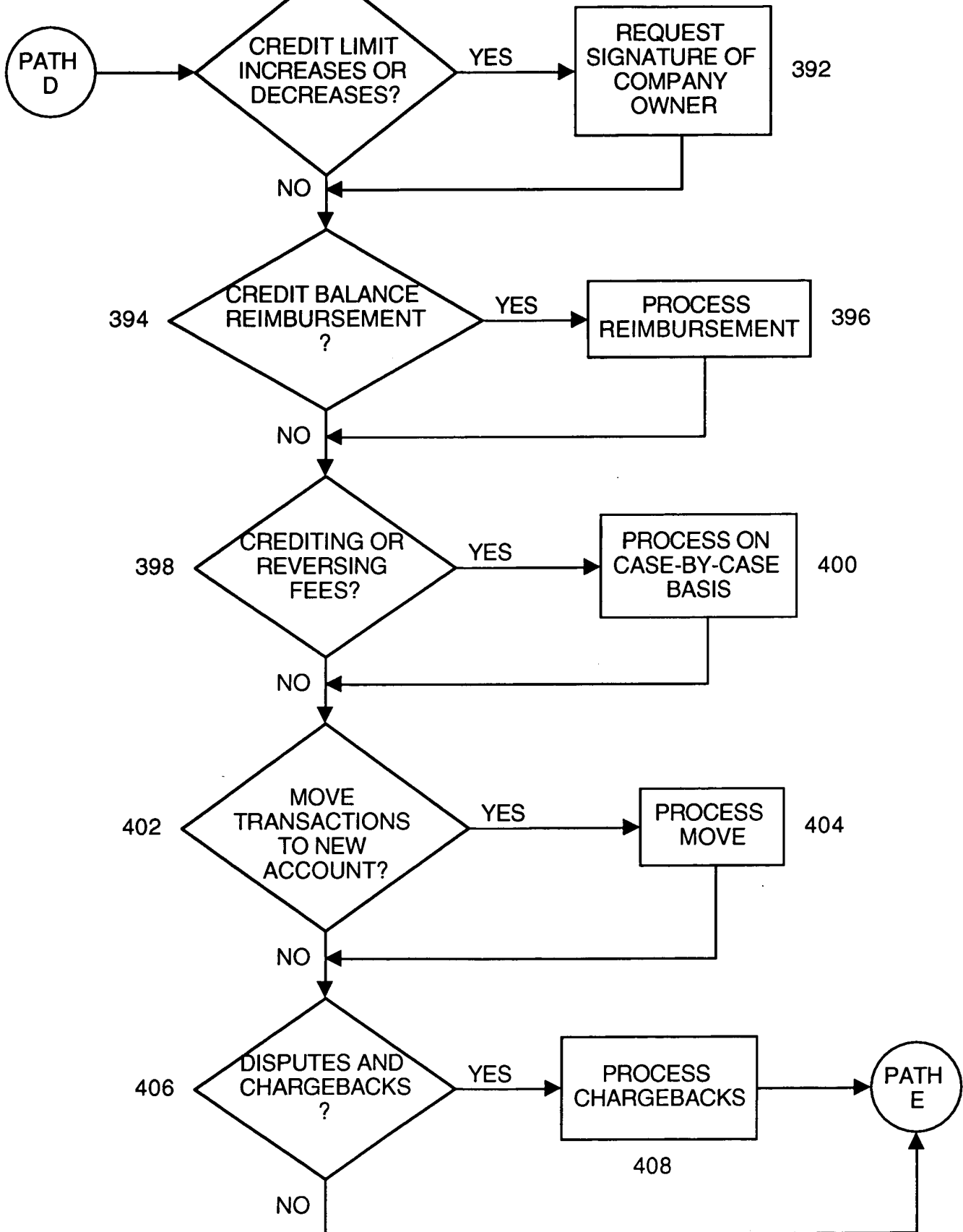
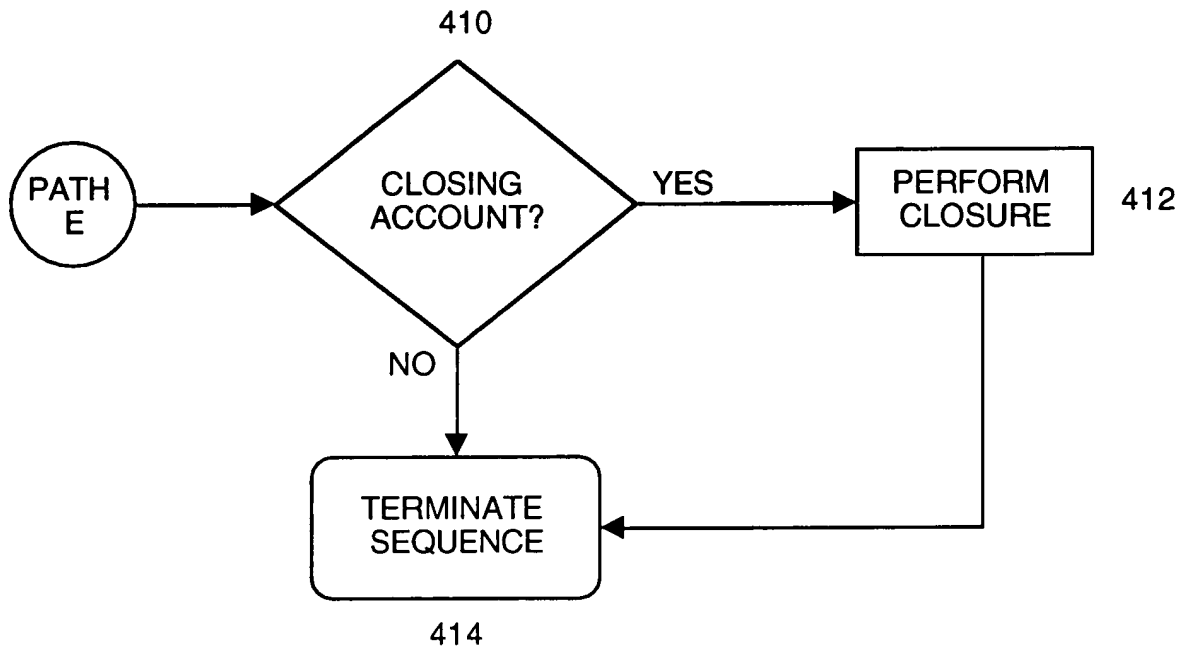


FIG. 8D



**FIG. 9**

# Fraud Loss Ratios

Enter Month & Year mmm-yyyy		Actual	Target
Flo =	<div><div><u>Fraud Losses</u> Outstanding</div><div>Flo measures fraud losses as a function of total outstandings. The total outstandings is interpreted as a general measure of the portfolio maturity. This is used for benchmarking total fraud.</div></div>	0.00%	0.00%
FIV =	<div><div><u>Fraud Losses</u> Volume</div><div>FIV measures fraud losses as a function of volume of total sales. The total sales number is interpreted as an index of transaction activity. This is used for benchmarking transaction fraud.</div></div>	0.00%	0.00%
FIC =	<div><div><u>Fraud Losses</u> Total Charge-Offs</div><div>FIC is an indicator of the contribution fraud losses make to total charge-offs.</div></div>	0.00%	0.00%
Le =	<div><div><math display="block">\frac{\Sigma(\text{Fraudulent Credits} - \text{Fraudulent Losses})}{\text{Fraudulent Credits}}</math></div></div>	0.00%	0.00%
FLp =	Fraudulent Credits - Fraudulent Losses	0.00%	0.00%